

PATENT

Paper No.

File: GRAFF-US-04

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

---

Inventor : GRAFF, Richard, A.  
Serial No. : 10/580,083  
Confirmation No. : 6893  
Filed : 19 November 2004  
For : COMPUTER CONTROL OF NON-DEBT FUNDING  
SYSTEM FOR HOME FINANCE  
Art Unit : 3688  
Examiner : VIG, Naresh

---

MS: Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

S I R :

Transmitted herewith for filing in the above-identified patent application are the following:

1. Amendment and Response;
2. Petition for Extension of Time;
3. Information Disclosure Statement;
4. PTO/SB/08a-Form; and
5. Cited Art.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Date: 9 November 2011

---

Peter K. Trzyna  
(Reg. No. 32,601)  
(Customer No. 28710)

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824